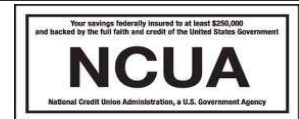


GARDEN SAVINGS FEDERAL CREDIT UNION**GSFCU FINANCIAL STATEMENTS**

February 28, 2025

CHARTER # 18710

**Balance Sheet**

Assets		Liabilities	
Loans to Members	301,445,146	Shares	360,526,040
Investments	102,329,181	Accounts Payable & Other	32,118,132
Cash	2,659,803	Total Liabilities	392,644,171
Other Assets	14,291,166		
		Member's Equity	
		Net Worth	34,337,854
		Unrealized Gain/(Loss) on Investments	(6,256,729)
		Total Member's Equity	28,081,125
Total Assets	420,725,297	Total Liabilities & Member's Equity	420,725,297

Income Statement

	Month	Year to Date
Interest Income	1,617,683	3,349,244
Investment Income	160,293	324,039
Total Interest Income	1,777,976	3,673,283
Dividend/Interest Expense	790,353	1,698,012
Net Interest Income	987,623	1,975,270
Non Interest Income	233,266	501,194
Net Revenue	1,220,889	2,476,464
Operating Expenses	1,134,020	2,336,839
Loan Loss Provision	208,608	395,358
Other Non Operating Income/(Expense)	(289,388)	(289,388)
Net Income/(Loss)	(411,127)	(545,121)